

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ELIZABETH M. MARCINIAK

Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 11-27452

Chapter 13

Document No.: 65

ORDER OF COURT

**BY DEFAULT**

AND NOW, this 9th day of MARCH, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**FILED**

MAR 9 2017

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

BY THE COURT:

*Carla M. Böhm*  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Elizabeth M. Marciniak  
 Debtor

Case No. 11-27452-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: llea  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db +Elizabeth M. Marciniak, 22 Patricia Drive, Greensburg, PA 15601-3961  
 cr Main Street Acquisition Corp, Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001,  
 MALVERN, PA 19355-0701  
 13252142 +AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500  
 13311740 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)  
 13323997 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,  
 PLANO, TX 75024-4100  
 13252144 +Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 13252143 +Bank of America, PO Box 1222, Wilmington, DE 19899-1222  
 13252154 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13252150 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citi Cards, PO Box 183051, Columbus, OH 43218)  
 13252147 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13252146 +Chase, PO Box 1298, Wilmington, DE 19899  
 13252148 +Chase BP, P.O. Box 15298, Wilmington, DE 19850-5298  
 13283147 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13252149 Chase Slate Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 13252151 +Citi Dividend Plus, PO Box 183051, Columbus, OH 43218-3051  
 13266852 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13265604 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13252153 +HSBC Retail Services, PO Box 5893, Carol Stream, IL 60197-5893  
 13252155 +Macy's American Express, PO Box 8053, Mason, OH 45040-8053  
 13252156 +Macy's Department Stores National Bank, PO Box 8053, Mason, OH 45040-8053  
 13339420 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001,  
 Malvern PA 193550701  
 13541261 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13252157 +TALBOTS, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13252158 +WFNNB/Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728  
 13618650 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Mar 10 2017 01:36:15 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr E-mail/PDF: rmscedi@recoverycorp.com Mar 10 2017 01:28:22  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bnc@bass-associates.com Mar 10 2017 01:36:16 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13320238 +E-mail/Text: bncmail@w-legal.com Mar 10 2017 01:36:55 BACK BOWL I LLC, SERIES C,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13352780 +E-mail/Text: bncmail@w-legal.com Mar 10 2017 01:36:54 Candica, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13467482 +E-mail/Text: bnc@bass-associates.com Mar 10 2017 01:36:15 Capital One, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13252152 +E-mail/PDF: gecscdi@recoverycorp.com Mar 10 2017 01:28:19 GAP Visa, PO Box 103104,  
 Roswell, GA 30076-9104  
 13449417 E-mail/PDF: gecscdi@recoverycorp.com Mar 10 2017 01:28:19 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13352278 +E-mail/Text: bnc@bass-associates.com Mar 10 2017 01:36:15 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13321811 +E-mail/Text: bknotice@ncmlc.com Mar 10 2017 01:36:55 National Capital Management, LLC,  
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741  
 13320230 +E-mail/Text: bncmail@w-legal.com Mar 10 2017 01:36:56 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13627111 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2017 01:42:38  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 13293982 E-mail/Text: bnc-quantum@quantum3group.com Mar 10 2017 01:36:28  
 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 13449418 E-mail/PDF: rmscedi@recoverycorp.com Mar 10 2017 01:28:22  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 14

District/off: 0315-2

User: llea  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Mar 09, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr\* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
Tucson, AZ 85712-1083  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13252145\* +Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
13352785\* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Elizabeth M. Marciniak  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
;clivingston@steidl-steinberg.com  
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6